

# Zeus - mLending

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**Mobility Solution for Retail Lending**






**Zeus**

Simplify Business

**3i Infotech®**  
Innovation • Insight • Integrity

Mobility Solution  
for all your  
Lending needs



ENABLE YOUR



EMPLOYEES   CUSTOMERS   DISTRIBUTION  
CHANNEL




**ZEUS**  
IS WHAT YOU  
**NEED!**

## Zeus – mLending

A Complete mobility solution for Banks that enables you to mobilize your distribution channel by bringing entire lending lifecycle to mobile & empowers all stakeholders to have complete control on information.

Support to your distribution channel during Pre-Sales, Point Of Sales and Post sales even without Internet connectivity.

Let your customers Generate Quotes & check eligibility, View product features, Apply for various lending products, Manage existing accounts and interact with virtual branch on phone.



It's an APPLICATION  
built on first of  
it's class  
FRAMEWORK

# Zeus

## Mobility Configuration Framework

3i Infotech's Mobility framework – Zeus, is a configuration framework, which dramatically transforms the the way your distribution channels and customers interact with you.

Zeus is an enabler to make all your transactional and non-transactional processes mobile.

Comprising of features such as **Lead Management, Eligibility Amount and EMI Quote Generation, Customer on-boarding, Business Tracking, Installment due Reminders, Client Communication** etc., solution covers the entire life cycle of loan management right from the Origination, management and collection. Add to this, the capability for an **end customer** to be able to **check eligibility, apply for Loan, track application status, access existing account** and **self-service**, makes Zeus a fully integrated mobile

application framework, addressing all needs of your customers.

Zeus is a one of it's kind application, built on such a framework, that sets it apart for the unparalleled flexibility and robustness that it brings to the table.

A **Command Center** available with Zeus enables your *business* team to complete application configuration using a rich Guided User Interface without any need of technical assistance. This command center also provides **Reverse-MDM**, specifically designed to address needs of **BYOD**.

Allowing for a seamless integration with your existing enterprise infrastructure, Zeus brings with itself plug-ins to integrate with your **Core Banking, Lending Mgmt solutions, CRM, HRMS, LMS** and **Social Media**.

# Zeus:

## At a Glance

### Distribution Channel Dashboard



### Customer Acquisition

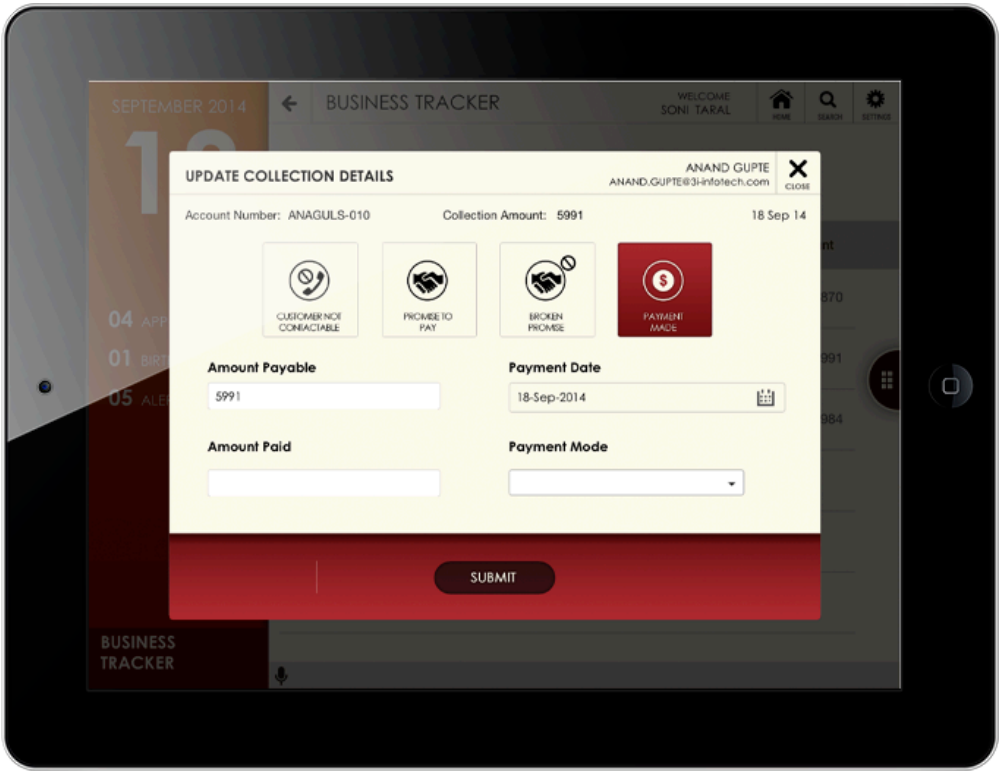
The screenshot shows the Zeus Customer Acquisition form on a tablet. The interface is divided into several sections:

- Header:** "WELCOME SONI TARAL" with navigation icons for Home, Search, and Settings.
- Left Sidebar:** Displays "SEPTEMBER 2014" with a large "18". Below it, a list of "RECENT APPLICATIONS" for "MR. TARANG SINGH" with IDs and dates. At the bottom, it says "LOAD MORE" and "SALES CENTRE".
- Main Content Area:**
  - COMMON APPLICATION FORM:** A form with tabs for "01 PERSONAL DETAILS", "02 EMPLOYER DETAILS", "03 BANK DETAIL", "04 DOCUMENT", "05 SIGNATURE SECTION", and "06 PAYMENT MODE".
  - Form Fields:** TITLE\* (dropdown), FIRST NAME\* (text), LAST NAME\* (text), DATE OF BIRTH\* (dropdown), GENDER (radio buttons for MALE and FEMALE), and PHONE (text).
  - Buttons:** "CANCEL" and "CONTINUE" buttons at the bottom.
- Bottom Bar:** "SAVE FORM" and "EXIT FORM" icons.

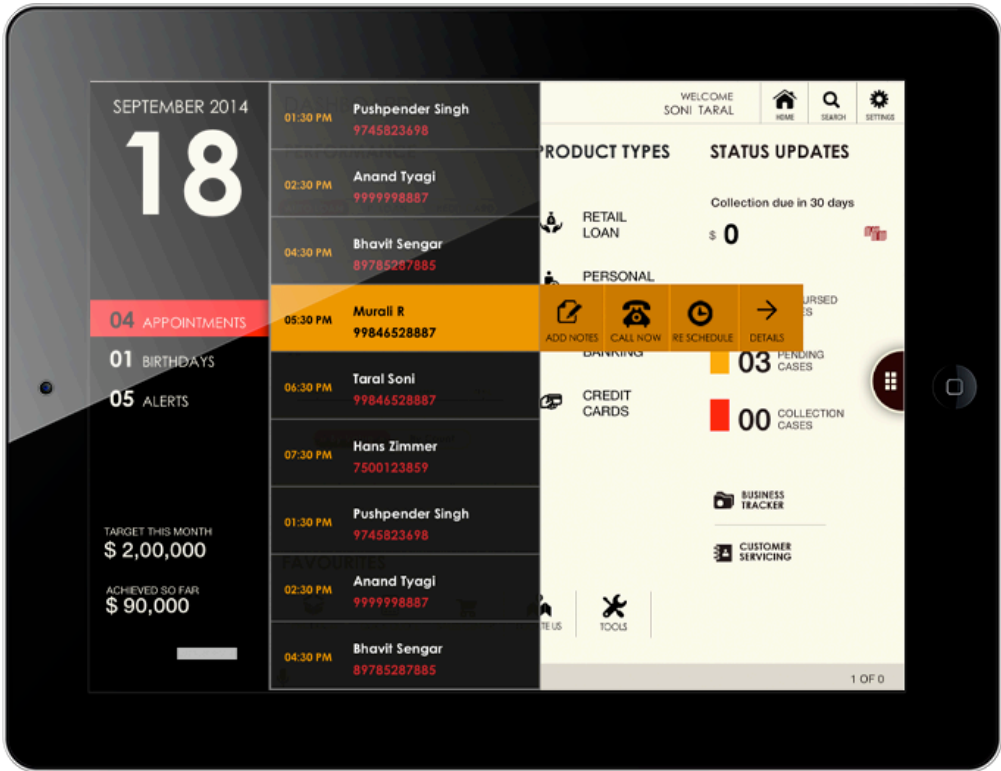
# Zeus:

## At a Glance

### Collection Management



### Integrated Lead Management





#### Product Portfolio:

- View product information for all the lending products
- Download Product Brochure
- Access product information in both offline and online mode
- Quick launch of new products and LOBs by business teams without technical assistance
- Country & Region specific product launch
- Define product information access for various categories of the users
- Upload different product brochures for each user category
- Enable / Disable products from command center
- Auto synchronization of application with command center

#### Account Management:

- View details of customer accounts and contact details
- Integrated with Core Banking Solution

#### EMI/ Eligibility Calculator:

- Parameterized setup for your specific quotation needs for Eligibility of Loan amount, Installment, Rate of Interest etc.
- Define any number of parameters and calculation formula for each product on command center.
- Generation of quick quote on mobile by customers, Agents, Employees, etc.
- Check eligibility offline

#### Buy / Sell Online:

- Self application for loan products by customers
- Sell Loan products through Channels such as DSA's/ agents
- Capability of offline form filling
- Upload all required documents
- Save details for later use

#### Repayment:

- Track Repayment Status
- Track recovery
- Track delinquency status in case of default
- Track Repayment of Loans

#### Business Tracker:

- Applicable for all distribution channels i.e. DSA/ DRA
- Agent views the status of sanction of his prospects
- Alert on any pending issuances with discrepancy list
- Real time search of status of sanction/ disbursement using his mobile
- Fully integrated with Core Banking Solution/ Lending Software

#### Communication Centre / Alerts:

- Configure messages on command center
- Ability to select recipient population basis Region, User Category, Distribution channel, etc.
- Send unlimited messages to end users on mobile application
- Real time message display through ticker / notification on the mobile application transmitted through command center

#### Enterprise Application Store:

- Your own Enterprise Application Store for all platforms
- No need to deploy application on iTunes / Google Play



## INTERMEDIARY VERSION

### Collection Management

- Loan delinquency status with pending dues
- Update information on customer meeting
- Update information on collection of dues

### Performance Analysis:

- Target Vs. Achievement analysis for all your distribution channels
- Performance analysis on various parameters like number of sanctions, collection amount etc
- Persistency analysis
- Toppers in region, National, etc.

### Lead Management:

- Lead availability & Update on application
- Integration with your lead management system
- Calendar / scheduler view for all distribution channels
- Lead Funnel Analysis

### Persistency Analysis:

- Persistency calculation & Analysis
- Constructive indicators for persistency improvement
- Persistency to commission analytics

### Daily Trackers:

- Pending Application tracker
- Loan Application Sanction status
- Disbursement pending tracker
- Installment due tracker
- Delinquency cycle tracker
- PDC Tracker

### Auto App Upgrade:

- Launch new version of the application using Enterprise App Store
- Configure Grace Period on the server for updating application
- Ability to lock older versions of application remotely



CUSTOMER  
ACQUISITION



PERFORMANCE  
TRACKER



CUSTOMER  
SERVICE



COMMISSION  
REPORT



LOCATE  
US



TOOLS

## ADVANCED VERSION

### Commission Report:

- Commission statement
- Comparative analysis of commission earned for various period (Month Till Date, Last Month, Last Year vs. Current Year, etc.)
- Commission opportunity analysis for leads and renewal conversion

### Customer Servicing:

- Integrated with your customer servicing system
- Self servicing for the customer
- Customer servicing options available for your distribution channel
- Real time update on your service request

### Tools & Calculators:

- Goal Based Analysis
- Financial Planning Tool
- PFM Tool for customer



# Analytics

Command center also helps Business and IT team in increasing the adoption by providing relevant analytics that helps in deciding future course of action.

- User demographic analytics basis platform, operating system version, device manufacturer, Device Model, Telecom Providers, etc. for each users.
- Adoption report basis platform as well as nature of transaction
- Most and Least used features
- Daily usage reports
- Analytics at region and country level

# ZEUS

Secure and precise  
Analytics & Information  
Dissemination!



## Reverse MDM: Mobile Device Management for BYOD

Along with the rich features on mobile, Zeus framework also helps you in addressing the security challenges that comes with BYOD and enterprise application extension to Mobile devices.

Reverse MDM, as a part of Command Center will help you in securing the information that is in transit and stored on mobile devices, without the need of any enterprise Mobile Device Management Solution.

### Reverse MDM enables you to

- Remotely control the behavior of the application for all categories of users
- Block the application access of the end user remotely
- Remotely Wipe out application specific data from the device
- Check end user demographics
- Deploy strong Registration process

### Secure Communication Channel:

- Encrypted communication using Triple DES 128
- Communication channel encrypted using SSL 2048
- Three Factor Authentication mechanism
- Local storage of data in encrypted form on device

### Two Factor Authentication / Authorization:

- OTP based two factor authentication for your distribution channels
- Two factor authorization before every transaction





## About 3i Infotech Mobility Solution

3i Infotech Mobility Framework – Zeus is offered as a licensed product with additional customization as needed. With decades of experience implementing various solutions for leading banks throughout the world, 3i Infotech understands the technologies and processes needed to meet the challenges of lending business transformation. Zeus is created by a dedicated user experience and engineering teams having career-long expertise in mobility solution committed to leveraging the unique native capabilities of each platform.



## Contact

To find out more about 3i Infotech Zeus Mobility Framework, contact **[zeus@3i-infotech.com](mailto:zeus@3i-infotech.com)**

### About 3i Infotech

3i Infotech is an IT services, products, consulting & business solution organization that delivers real results to global business, ensuring level of certainty. 3i Infotech offers a consulting-led, integrated portfolio of business solutions for varied industries, predominantly Banking, Insurance, Capital Markets, Asset & Wealth Management. The Company integrates its products and services to create customized solutions to allow you to undertake technology-based business transformation that allows reorganization in line with today's dynamic digital business environment.

For more information, visit us at **[www.3i-infotech.com](http://www.3i-infotech.com)**